

FORM B1		United States Bankruptcy Court		Voluntary Petition					
Northern District of Georgia									
Name of Debtor (if individual, enter Last, First, Middle): Michal, David Ronald		Name of Joint Debtor (Spouse) (Last, First, Middle): Michal, Christine Renee							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Dave Michal		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): Christy Michal							
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 8799		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 5789							
Street Address of Debtor (No. & Street, City, State & Zip Code): 445 Fieldstone Landings Alpharetta, GA 30005		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 445 Fieldstone Landings Alpharetta, GA 30005							
County of Residence or of the Principal Place of Business: Fulton		County of Residence or of the Principal Place of Business: Fulton							
Mailing Address of Debtor (if different from street address): 3070 Windward Plaza, Suite F-331 Alpharetta, GA 30005		Mailing Address of Joint Debtor (if different from street address): 3070 Windward Plaza, Suite F-331 Alpharetta, GA 30005							
Location of Principal Assets of Business Debtor (if different from street address above):		450 Satellite Boulevard, Suite F Suwanee, GA 30024							
Information Regarding the Debtor (Check the Applicable Boxes)									
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.									
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13						
Nature of Debts (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.						
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)									
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
THIS SPACE IS FOR COURT USE ONLY									
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999	1000-over		
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**United States Bankruptcy Court
Northern District of Georgia**

IN RE:

Case No. _____

Michal, David Ronald & Michal, Christine Renee

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
0.00	Business (husband) - 2003
0.00	Business (husband) - 2004
0.00	Business (husband) - 2005 (Year To Date)

2. Income other than from employment or operation of business

☐ None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
10,000.00	IRA Distribution (wife) - 2003

3. Payments to creditors

☐ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
North Valley Bank P. O. Box 493158 Redding, CA 96049-3158		1,485.78	11,729.72
Saxon Mortgage Services P. O. Box 161489 Ft. Worth, TX 76161-1489		5,521.34	314,400.00
Georgeanna Hope		4,014.39	320,985.61

2565 Camden Glen Court
Roswell, GA 30076

- None ☐ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
Allen & Beverly Wyant
P. O. Box 303
Palo Cedro, CA 96073
Parents/In-laws

DATE OF PAYMENT

AMOUNT
PAID
1,800.00

AMOUNT
STILL OWING
98,200.00

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
American Express Travel
Related Services Company, Inc.
and American Express Centurion
Bank vs. David Michael; Civil
Action File No. 05-VS-082744-Y

NATURE OF PROCEEDING
Suit on two accounts

COURT OR AGENCY
AND LOCATION
State Court of Fulton County,
Georgia

STATUS OR
DISPOSITION
Pending

Frank Lovergine et al.
(Employees of Purofirst Disaster
& Reconstruction Specialists)
vs. Purofirst Disaster &
Reconstruction Specialists et al.;
Consolidated Case No. 153035
(includes case nos. 153175,
153264, 153266, 153283, 153454,
et al.)

Employee claims for unpaid
amounts due under state
prevailing wage statutes

Superior Court of Shasta County, Pending
California

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON
OR ORGANIZATION
North Point Community Church
4350 North Point Parkway
Alpharetta, GA 30022
Redding Christian Fellowship
2157 Victor Avenue
Redding, CA 96002

RELATIONSHIP TO
DEBTOR, IF ANY

DATE OF GIFT
Various

DESCRIPTION AND
VALUE OF GIFT
\$100.00 (offerings)

Various

\$740.00 (offerings)

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Compact discs (music) - 24 compact discs @ \$15.00 each	Compact discs stolen from vehicle while on business trip	

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Charlton & Glover, P.C. 87 Vickery Street Roswell, GA 30075	08/02/2005	1,000.00
Dennis K. Cowan P. O. Box 992090 Redding, CA 96099-2090		250.00

10. Other transfers

None ☐ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Unknown Transferees	04/2005 & 05/2005	Debtors sold approx. \$500.00 worth of old household items and used apparel at yard sales before moving to Georgia
Rachelle Woods Daughter	05/2005	Half-interest in automobile (purchased for daughter by wife and ex-husband when daughter was 16 years old, transferred to daughter upon high school graduation); FMV of wife's half-interest in vehicle approx. \$2,500; \$0 received for transfer

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Washington Mutual 900 Dana Drive Redding, CA 96002	Acct. #429-035958-2	Final balance \$25.73
Edward Jones 201 Progress Parkway Maryland Heights, MO 63043-3042	Acct. #935-91261-1-8	Final balance \$110.13
Edward Jones 201 Progress Parkway Maryland Heights, MO 63043-3042	Acct. #935-05962-1-0	Final balance \$971.75
Redding Bank Of Commerce 1951 Churn Creek Road Redding, CA 96002	Acct. #72645-8 (Trust Account for Kyle Michal)	Final balance \$301.00
Redding Bank Of Commerce 1951 Churn Creek Road	Acct. #03-80444-5 (Trust Account for Christopher Michal)	Final balance \$278.00

Redding, CA 96002

Redding Bank Of Commerce
1951 Churn Creek Road
Redding, CA 96002

Acct. #72145-4 (Trust Account for
Rachelle Woods)

Final balance \$1,900.00

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
1262 Grouse Drive
Redding, CA 96002

NAME USED
David Michal & Christine Michal

DATES OF OCCUPANCY
10/2002 - 06/2005

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Purofirst Disaster & Reconstruction Spec		2662 Tarmac Road Redding, CA 96002	Property casualty restoration contractor	12/1995 - 06/2002
North American Homes		2662 Tarmac Road Redding, CA 96002	Remodeling contractor	04/1993 - 06/2002
Home 2 Home		2662 Tarmac Road Redding, CA 96002	Home rental for disaster victims	06/2001 - 04/2002
Dots & Snacks, Etc. D/B/A Dippin' Dots		1510 Dana Drive Redding, CA 96003	Ice cream sales	06/1998 - 10/2001
DRM Restoration, LLC D/B/A EmerX		450 Satellite Boulevard, N.E., Suite F Suwanee, GA 30024	Property casualty restoration contractor	09/2002 - Present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Habif, Arogeti & Wynne, L.L.P. 5565 Glenridge Connector, Suite 200 Atlanta, GA 30342	09/2002 - Present

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS
Habif, Arogeti & Wynne, L.L.P. 5565 Glenridge Connector, Suite 200 Atlanta, GA 30342

None ☐ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

NAME AND ADDRESS	DATE ISSUED
Athens First Bank & Trust Company	

3507 Braselton Highway
Dacula, GA 30019

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of this case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 9, 2005 Signature /s/ Dave Michal
of Debtor **Dave Michal**

Date: October 9, 2005 Signature /s/ Christy Michal
of Joint Debtor **Christy Michal**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HWJC	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
House and Lot 445 Fieldstone Landings Alpharetta, GA 30005	Fee Simple	J	360,000.00	518,871.46
Time-share at Embassy Vacation Resort South Lake Tahoe, CA	Fee Simple	W	unknown	3,804.73
TOTAL			360,000.00	

(Report also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	80.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Washington Mutual	J	800.00
		Savings account at Pacific Service Credit Union	J	5.05
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Sectional sofa; 2 sofas; loveseat; 2 recliners; rocking chair; 3 coffee tables; 4 end tables; sofa table; dining table & 6 chairs; breakfast table & 4 chairs; kitchen table; kitchen hutch; dining room buffet; 2 adult beds; 2 children's beds; bunk bed; armoire; 6 dressers; 4 nightstands; computer desk; 2 children's desks; office desk with shelf units; 2 TV stands; 4 bar stools; 4 TVs; 3 DVD players; 2 VCRs; stereo; computer; copier; 2 printers; 2 vacuum cleaners; refrigerator; microwave oven; miscellaneous tables, chairs, lamps, rugs, mirrors, pots, pans, dishes, glassware, tableware, tools, small appliances, children's toys, pet, supplies, garden supplies, patio furniture, personal effects	J	6,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, pictures, compact discs, DVDs	J	1,000.00
6. Wearing apparel.		Miscellaneous wearing apparel	J	1,000.00
7. Furs and jewelry.		Costume jewelry (\$30); 2 wristwatches (\$20); diamond earrings (\$250); wedding ring (\$3,000)	W	3,300.00
		Wedding ring, 2 wristwatches	H	200.00
8. Firearms and sports, photographic, and other hobby equipment.		Camera; camcorder	J	300.00
		Handgun; shotgun	H	350.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership of DRM Restoration, LLC d/b/a EmerX	H	unknown
13. Interests in partnerships or joint ventures. Itemize.		Unknown interest in Purofirst Disaster & Reconstruction Specialists	H	unknown
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			

SCHEDULE B - PERSONAL PROPERTY

IN RE Michal, David Ronald & Michal, Christine Renee Debtor(s) Case No. _____

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Federal tax refunds (2001 & 2002) (subject to setoff)	J	15,924.00
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Jeep Grand Cherokee	J	2,000.00
		1997 Dodge 1500 truck	J	4,000.00
		2000 Ford Expedition	J	10,200.00
		2002 Mitsubishi Galant	J	4,500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		Cat	J	10.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				49,669.05

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0 continuation sheets attached

SCHEDULE B - PERSONAL PROPERTY

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
House and Lot 445 Fieldstone Landings Alpharetta, GA 30005	OCGA §44-13-100(a)(1)	10,000.00	360,000.00
Time-share at Embassy Vacation Resort South Lake Tahoe, CA	OCGA §44-13-100(a)(6)	1,000.00	unknown
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash on hand	OCGA §44-13-100(a)(6)	80.00	80.00
Checking account at Washington Mutual	OCGA §44-13-100(a)(6)	800.00	800.00
Savings account at Pacific Service Credit Union	OCGA §44-13-100(a)(6)	5.05	5.05
Sectional sofa; 2 sofas; loveseat; 2 recliners; rocking chair; 3 coffee tables; 4 end tables; sofa table; dining table & 6 chairs; breakfast table & 4 chairs; kitchen table; kitchen hutch; dining room buffet; 2 adult beds; 2 children's beds; bunk bed; armoire; 6 dressers; 4 nightstands; computer desk; 2 children's desks; office desk with shelf units; 2 TV stands; 4 bar stools; 4 TVs; 3 DVD players; 2 VCRs; stereo; computer; copier; 2 printers; 2 vacuum cleaners; refrigerator; microwave oven; miscellaneous tables, chairs, lamps, rugs, mirrors, pots, pans, dishes, glassware, tableware, tools, small appliances, children's toys, pet, supplies, garden supplies, patio furniture, personal effects	OCGA §44-13-100(a)(4)	6,000.00	6,000.00
Miscellaneous books, pictures, compact discs, DVDs	OCGA §44-13-100(a)(4)	1,000.00	1,000.00
Miscellaneous wearing apparel	OCGA §44-13-100(a)(4)	1,000.00	1,000.00
Costume jewelry (\$30); 2 wristwatches (\$20); diamond earrings (\$250); wedding ring (\$3,000)	OCGA §44-13-100(a)(5) OCGA §44-13-100(a)(6)	500.00 2,800.00	3,300.00
Wedding ring, 2 wristwatches	OCGA §44-13-100(a)(5)	200.00	200.00
Camera; camcorder	OCGA §44-13-100(a)(4)	300.00	300.00
Handgun; shotgun	OCGA §44-13-100(a)(4)	350.00	350.00
100% ownership of DRM Restoration, LLC d/b/a EmerX	OCGA §44-13-100(a)(6)	1,000.00	unknown
Unknown interest in Purofirst Disaster & Reconstruction Specialists	OCGA §44-13-100(a)(6)	1,000.00	unknown
Federal tax refunds (2001 & 2002) (subject to setoff)	OCGA §44-13-100(a)(6)	4,514.95	15,924.00
1993 Jeep Grand Cherokee	OCGA §44-13-100(a)(3)	2,000.00	2,000.00
1997 Dodge 1500 truck	OCGA §44-13-100(a)(3)	4,000.00	4,000.00
Cat	OCGA §44-13-100(a)(4)	10.00	10.00

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
Account No. Athens First Bank & Trust Company 3507 Braselton Highway Dacula, GA 30019	X	J	Deed to Secure Debt #2 (Personal guaranty of business loan)				200,000.00
Value \$ 360,000.00							158,871.46
Account No. 501-012-21-300 El Dorado County Tax Collector 360 Fair Lane Placerville, CA 95667-4197		W	Ad valorem property tax				126.44
Value \$							126.44
Account No. 21-5691-1100-053-5 Fulton County Tax Commissioner 141 Pryor Street, S.W., #1113 Atlanta, GA 30303		J	Ad valorem property tax (2005)				3,938.66
Value \$ 360,000.00							
Account No. Mitsubishi Motor Credit Corporation P. O. Box 6014 Cypress, CA 90630		H	Title lien 2002 Mitsubishi Galant				7,000.00
Value \$ 4,500.00							2,500.00
Account No. 767600021018 North Valley Bank P. O. Box 493158 Redding, CA 96049-3158		J	Title lien 2000 Ford Expedition				11,729.72
Value \$ 10,200.00							1,529.72
Subtotal (Total of this page)							222,794.82
(Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules)							

1 Continuation Sheets attached

IN RE Michal, David Ronald & Michal, Christine Renee Debtor(s) Case No. _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 2000018655 Saxon Mortgage Services P. O. Box 161489 Ft. Worth, TX 76161-1489		J	Deed to Secure Debt #1 Value \$ 360,000.00				314,400.00
Account No. 363278 Sunterra Financial 3865 North Cheyenne Avenue North Las Vegas, NV 89032		W	Mortgage Value \$				3,678.29 3,678.29
Account No. Windward Homeowners Association C/O Community Mgmt. Association 1465 Northside Drive, N.W., Ste. 128 Atlanta, GA 30318		J	Association fees Value \$ 360,000.00				532.80
Account No.			 Value \$				
Account No.			 Value \$				
Account No.			 Value \$				
Account No.			 Value \$				

Sheet 1 of 1 Continuation Sheets attached to Schedule D

Subtotal
(Total of this page) **318,611.09**

(Complete only on last sheet of Schedule D) **TOTAL** **541,405.91**
(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

IN RE Michal, David Ronald & Michal, Christine Renee Debtor(s) Case No. _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No.		J	Federal income tax (2002)			X	
Internal Revenue Service P. O. Box 21126 Philadelphia, PA 19114							25,548.86
							25,548.86
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 1 of 1 Continuation Sheets attached to Schedule E

Subtotal
(Total of this page) **25,548.86**

(Complete only on last sheet of Schedule E) **TOTAL 25,548.86**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Allen & Beverly Wyant P. O. Box 303 Palo Cedro, CA 96073		H	Business loan				98,200.00
Account No. Amanda Munhollon 3665 Coeur D'Alene Avenue Shasta Lake City, CA 96019		H	Unpaid wages			X	unknown
Account No. 3739-641808-02007 American Express C/O Hollowell, Foster & Gepp, P.C. 233 Peachtree Street, N.E., Ste. 1200 Atlanta, GA 30303-1507		H	Revolving credit card charges incurred over the past several years				35,569.18
Account No. 3725-279035-62009 American Express C/O Hollowell, Foster & Gepp, P.C. 233 Peachtree Street, N.E., Ste. 1200 Atlanta, GA 30303-1507		H	Revolving credit card charges incurred over the past several years				21,118.78
Account No. Andrew Kamana'o 354 E. 8th Street Chico, CA 95924		H	Unpaid wages			X	unknown
Subtotal (Total of this page)							154,887.96
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

8 Continuation Sheets attached

IN RE Michal, David Ronald & Michal, Christine Renee Debtor(s) Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Anthony Augustine 643 W. Fourth Ave. Chico, CA 95926		H	Unpaid wages			X	unknown
Account No. Anthony Smith 1145 Union Street, Apt. C Red Bluff, CA 96080		H	Unpaid wages			X	unknown
Account No. Athens First Bank & Trust Company 3507 Braselton Highway Dacula, GA 30019	X	H	Personal guaranty of business debt				8,000.00
Account No. Brett Johnson 6071 Alameda Road Corning, CA 96021		H	Unpaid wages			X	unknown
Account No. Carly Pickett 832 Cally Court, #4 Redding, CA 96003		H	Unpaid wages			X	unknown
Account No. 4388-5430-4932-6963 Chase Cardmember Services P. O. Box 15298 Wilmington, DE 19850-5298		J	Revolving credit card charges incurred over the past several years				7,601.38
Account No. 5184-4500-6255-4534 Chase Cardmember Services P. O. Box 15298 Wilmington, DE 19850-5298		J	Revolving credit card charges incurred over the past several years				3,544.43

Sheet 1 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **19,145.81**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee Case No. _____
Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Christopher Barrett 421 Oak Street, Unit B Chico, CA 95928		H	Unpaid wages			X	unknown
Account No. Curtis Gudvangen 25095 Tehama Vine Road, #4 Los Molinos, CA 96055		H	Unpaid wages			X	unknown
Account No. Daryl Eubank 19599 Peter Pan Gulch Andersen, CA 96007		H	Unpaid wages			X	unknown
Account No. David Estrada 882 Lindola Chico, CA 95928		H	Unpaid wages			X	unknown
Account No. Deborah Gross 1554 Casa Verde Way Redding, CA 96003		H	Unpaid wages			X	unknown
Account No. Denise Painter 5800 Fagan Drive Redding, CA 96001		H	Unpaid wages			X	unknown
Account No. Dennis Rice 1430 Glenwood Avenue, Unit 1 Chico, CA 95926		H	Unpaid wages			X	unknown

Sheet 2 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 6011-0002-0067-8161 Discover Card P. O. Box 15251 Wilmington, DE 19886-5251		J	Revolving credit card charges incurred over the past several years				12,936.26
Account No. Edward Keller 1064 Burton Drive, Unit A Redding, CA 96003		H	Unpaid wages			X	unknown
Account No. Eric Gaines 1620 Elm Street Chico, CA 95928		H	Unpaid wages			X	unknown
Account No. Frank Lovergine 1554 Casa Verde Way Redding, CA 96003		H	Unpaid wages			X	unknown
Account No. Georgeanna Hope 2565 Camden Glen Court Roswell, GA 30076		H	Business loan				320,985.61
Account No. Gerald Carmony 1268 Conifer Way, #2 Redding, CA 96002		H	Unpaid wages			X	unknown
Account No. Jason Grover 1070 Columbus, Unit 1 Chico, CA 95928		H	Unpaid wages			X	unknown

Sheet 3 of 8 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**333,921.87**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee Debtor(s) Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Jeff & Janet Jones 1042 Wildwood Wake Bend Dacula, GA 30019		H	Business loan				45,000.00
Account No. Jonathan Caldwell 7419 Karlsburg Circle Stockton, CA 95207		H	Unpaid wages			X	unknown
Account No. Joshua Wagner 22274 Ramon Court Andersen, CA 96007		H	Unpaid wages			X	unknown
Account No. Kao Saechao 2633 Forest Court Redding, CA 96002		H	Unpaid wages			X	unknown
Account No. Kimberly Lemison 1015 Magnolia Avenue Chico, CA 95928		H	Unpaid wages			X	unknown
Account No. Larry Clark 3121 Leonard Street Redding, CA 96002		H	Unpaid wages			X	unknown
Account No. Mark Collins 3803 Canterbury Drive Redding, CA 96002		H	Unpaid wages			X	unknown

Sheet 4 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **45,000.00**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee Debtor(s) Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Marvin Hill 5 Buehler Avenue Oroville, CA 95966		H	Unpaid wages			X	unknown
Account No. 5466-3200-1431-4601 MBNA America P. O. Box 15026 Wilmington, DE 19850-5026		J	Revolving credit card charges incurred over the past several years				26,761.10
Account No. Anchor Receivables Management P. O. Box 4115, Dept. 606 Concord, CA 94524			Assignee or other notification for: MBNA America				
Account No. Meg Schuman 729 Nord Avenue, #302 Chico, CA 95926		H	Unpaid wages			X	unknown
Account No. Michael Murray 1583 Canby Road Redding, CA 96002		H	Unpaid wages			X	unknown
Account No. Miguel Pinto 190 Sutter Road Paradise, CA 95969		H	Unpaid wages			X	unknown
Account No. Nathan Hale 2339 Butte Street Redding, CA 96001		H	Unpaid wages			X	unknown

Sheet 5 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **26,761.10**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee Case No. _____
Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Norman Witten 9 Roland Circle, Apt. C Chico, CA 95926		H	Unpaid wages			X	unknown
Account No. 7700467631 North Valley Bank 1844 Park Marina Drive Redding, CA 96001		H	Line of credit				49,700.00
Account No. 4252-0550-0008-5861 Pacific Service Credit Union P. O. Box 8191 Walnut Creek, CA 94596		J	Revolving credit card charges incurred over the past several years				3,561.20
Account No. Philip Owens 24850 Fifth Avenue, Unit 19 Los Molinos, CA 95055		H	Unpaid wages			X	unknown
Account No. 6DRX5955753 Quest Diagnostics P. O. Box 79164 Phoenix, AZ 85062-9164		J	Laboratory services				50.76
Account No. 6DRX5955744 Quest Diagnostics P. O. Box 79164 Phoenix, AZ 85062-9164		J	Laboratory services				391.12
Account No. Ricky Peters 2420 Shasta College Avenue Shasta Lake City, CA 96019		H	Unpaid wages			X	unknown

Sheet 6 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **53,703.08**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee Case No. _____
Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Robert Cronic C/O Purofirst Disaster & Recon Spec 2662 Tarmac Road Redding, CA 96003		H	Right of contribution			X	unknown
Account No. Robert Landles 24850 Fifth Avenue, #19 Los Molinos, CA 95055		H	Unpaid wages			X	unknown
Account No. Robert Pelissier 17669 Averly Road Redding, CA 96003		H	Unpaid wages			X	unknown
Account No. Robert Watson 13866 Sandisle Drive Redding, CA 96003		H	Unpaid wages			X	unknown
Account No. Rolando Alaniz 1015 Magnolia Chico, CA 95928		H	Unpaid wages			X	unknown
Account No. Ronald Eubank 19597 Peter Pan Gulch Andersen, CA 96007		H	Unpaid wages			X	unknown
Account No. Scott Haymond 1459 31st Avenue San Francisco, CA 94122		H	Unpaid wages			X	unknown

Sheet 7 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Michal, David Ronald & Michal, Christine Renee Case No. _____
Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Shane Munhollon 3665 Coeur D'Alene Avenue Shasta Lake City, CA 96019		H	Unpaid wages			X	unknown
Account No. Susan Vidal 22197 Basin Way Redding, CA 96003		H	Unpaid wages			X	unknown
Account No. Tracy Burton 2133 Solar Redding, CA 96002		H	Unpaid wages			X	unknown
Account No. William Rustan 6582 Hemlock Street Redding, CA 96001		H	Unpaid wages			X	unknown
Account No.							
Account No.							
Account No.							

Sheet 8 of 8 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page)

(Complete only on last sheet of Schedule F) **TOTAL** **633,419.82**
(Report total also on Summary of Schedules)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
DRM Restoration, LLC D/B/A EmerX 450 Satellite Boulevard, N.E., Suite F Suwanee, GA 30024	Motor vehicle leases (2002 Mitsubishi Galant, 1997 Dodge 1500 truck, 1993 Jeep Grand Cherokee)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>DRM Restoration, LLC D/B/A EmerX 450 Satellite Boulevard, N.E., Suite F Suwanee, GA 30024</p> <p>Jeff Jones 1042 Wildwood Wake Bend Dacula, GA 30019</p>	<p>Athens First Bank & Trust Company 3507 Braselton Highway Dacula, GA 30019</p> <p>Athens First Bank & Trust Company 3507 Braselton Highway Dacula, GA 30019</p> <p>Athens First Bank & Trust Company 3507 Braselton Highway Dacula, GA 30019</p>

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Son Son	AGE 6 4
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Disaster & Restoration Specialist Name of Employer DRM Restoration, LLC How long employed 2 Years Address of Employer 450 Satellite Boulevard, N.W., Suite F Suwanee, GA 30024	Housewife	

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

- a. Payroll taxes and Social Security
 b. Insurance
 c. Union dues
 d. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social Security or other government assistance
(Specify) _____

Pension or retirement income

Other monthly income
(Specify) _____**TOTAL MONTHLY INCOME****TOTAL COMBINED MONTHLY INCOME \$ 6,000.00** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Michal, David Ronald & Michal, Christine Renee

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,997.75
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	371.40
Water and sewer	\$	85.70
Telephone	\$	118.00
Other Trash Collection	\$	15.00
Satellite TV	\$	65.00
Cell Phone	\$	45.00
Home maintenance (repairs and upkeep)	\$	210.91
Food	\$	650.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	25.00
Medical and dental expenses	\$	185.00
Transportation (not including car payments)	\$	250.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
Charitable contributions	\$	100.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	79.00
Life	\$	134.55
Health	\$	294.00
Auto	\$	99.16
Other	\$	
	\$	
	\$	
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Tax On Residence	\$	337.50
Property Tax On Timeshare	\$	28.00
	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	
Other Non-Dischargeable Tax Debt	\$	500.00
	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other See Schedule Attached	\$	415.97
	\$	
	\$	
	\$	
	\$	
	\$	

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)**\$ 6,126.94**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each _____	\$	
		(interval)

IN RE Michal, David Ronald & Michal, Christine Renee Case No. _____
Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Expenses (DEBTOR)	
Homeowner's Association Dues	44.38
Timeshare Mortgage & Associate Fees	201.59
School Supplies & Miscellaneous Household Items	60.00
Haircuts & Personal Grooming	85.00
Pet Care Expense	25.00

United States Bankruptcy Court
Northern District of Georgia

IN RE:

Case No. _____

Michal, David Ronald & Michal, Christine Renee

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ **2,000.00**

Prior to the filing of this statement I have received \$ **1,000.00**

Balance Due \$ **1,000.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Representation of the debtor in adversary proceedings and other contested bankruptcy matters.

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CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 9, 2005

Date

/s/ Robert D. Schwartz

Signature of Attorney

Charlton & Glover, P.C.

Name of Law Firm

United States Bankruptcy Court
Northern District of Georgia

IN RE:

Case No. _____

Michal, David Ronald & Michal, Christine Renee

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

None

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

PROPERTY
IS CLAIMED
AS EXEMPTPROPERTY
WILL BE
REDEEMED
PURSUANT
TO 11 U.S.C.
§ 722DEBT WILL
BE RE-
AFFIRMED
PURSUANT
TO 11 U.S.C.
§ 524(C)

House and Lot

Athens First Bank & Trust Company

Retain *

✓

Time-share at Embassy Vacation Resort

El Dorado County Tax Collector

Retain *

House and Lot

Fulton County Tax Commissioner

2002 Mitsubishi Galant

Mitsubishi Motor Credit Corporation

2000 Ford Expedition

North Valley Bank

House and Lot

Saxon Mortgage Services

Time-share at Embassy Vacation Resort

Sunterra Financial

House and Lot

Windward Homeowners Association

* Retain and pay pursuant to original contract

10/09/2005

/s/ Dave Michal

/s/ Christy Michal

Date

Dave Michal

Debtor

Christy Michal

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**United States Bankruptcy Court
Northern District of Georgia**

IN RE:

Case No. _____

Michal, David Ronald & Michal, Christine ReneeChapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	360,000.00		
B - Personal Property	Yes	2	49,669.05		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		541,405.91	
E - Creditors Holding Unsecured Priority Claims	Yes	2		25,548.86	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		633,419.82	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,000.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,126.94
Total Number of Sheets in Schedules		22			
Total Assets			409,669.05		
Total Liabilities				1,200,374.59	

IN RE Michal, David Ronald & Michal, Christine Renee Case No. _____
Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **23** sheets, and that
(Total shown on summary page plus 1)
they are true and correct to the best of my knowledge, information, and belief.

Date: **October 9, 2005** Signature: **/s/ Dave Michal** _____
Dave Michal Debtor

Date: **October 9, 2005** Signature: **/s/ Christy Michal** _____
Christy Michal (Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____
(corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.